

IN THE
UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor(s): Hong Michael DANG

Confirmation No.: 9378

Application No.: 09/995,190

Examiner: James A. Kramer

Filing Date: Nov. 26, 2001

Group Art Unit: 3627

Title: APPARATUS, SYSTEM, AND METHOD FOR REPORTING FINANCIAL DATA AND
REMITTING FUNDS OVER AN INTERACTIVE COMMUNICATIONS NETWORK OR THE
LIKE

Mail Stop AF
Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL LETTER FOR RESPONSE/AMENDMENT

Sir:

Transmitted herewith is/are the following in the above-identified application:

- (X) Response/Amendment () Petition to extend time to respond
() New fee as calculated below () Supplemental Declaration
(X) No additional fee
() Other: _____ (fee \$ _____)

CLAIMS AS AMENDED BY OTHER THAN A SMALL ENTITY						
(1) FOR	(2) CLAIMS REMAINING AFTER AMENDMENT	(3) NUMBER EXTRA	(4) HIGHEST NUMBER PREVIOUSLY PAID FOR	(5) PRESENT EXTRA	(6) RATE	(7) ADDITIONAL FEES
TOTAL CLAIMS	20	MINUS	20	= 0	X \$50	\$ 0
INDEP. CLAIMS	6	MINUS	6	= 0	X \$200	\$ 0
[] FIRST PRESENTATION OF A MULTIPLE DEPENDENT CLAIM					+ \$360	\$ 0
EXTENSION FEE	1ST MONTH \$120.00	2ND MONTH \$450.00	3RD MONTH \$1020.00	4TH MONTH \$1590.00		\$ 0
OTHER FEES						\$
TOTAL ADDITIONAL FEE FOR THIS AMENDMENT						\$ 0

Charge \$ 0 to Deposit Account 08-2025. At any time during the pendency of this application, please charge any fees required or credit any overpayment to Deposit Account 08-2025 pursuant to 37 CFR 1.25. Additionally please charge any fees to Deposit Account 08-2025 under 37 CFR 1.16 through 1.21 inclusive, and any other sections in Title 37 of the Code of Federal Regulations that may regulate fees. A duplicate copy of this sheet is enclosed.

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, Alexandria, VA 22313-1450.

Date of Deposit: Feb. 14, 2005

Typed Name: Judy H. Chung

Signature: Judy H. Chung

Respectfully submitted,

Hong Michael DANG

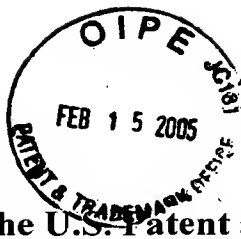
By Ashok K. Mannava

Ashok K. Mannava

Attorney/Agent for Applicant(s)

Reg. No. 45,301

Date: Feb. 14, 2005



AF/B.627
PATENT
Atty Docket No.: 100111410-2 JFW
A

In The U.S. Patent and Trademark Office

In Re the Application of:

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CERTIFICATE OF MAILING WITH THE USPTO

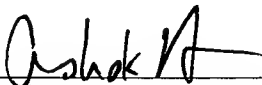
I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, Alexandria, VA 22313-1450. This correspondence contains the following document(s):

1 sheet of Transmittal Letter for Response/Amendment (2 copies).
13 sheets of Request for Reconsideration.

Respectfully submitted,

MANNAVA & KANG, P.C.

Date of Deposit
February 14, 2005


Ashok K. Mannava
Reg. No.: 45,301

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Atty Docket No.: 100111410-2

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REQUEST FOR RECONSIDERATION

Sir:

Applicants respectfully submit this Request for Reconsideration in response to the
Office Action mailed on December 22, 2004.